

Form `clsnodsc` – `ntcclsnodis`

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 12-20056-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Victor daSilva
7 Regina Road
Succasunna, NJ 07876

Irene daSilva
7 Regina Road
Succasunna, NJ 07876

Social Security No.: xxx-xx-7342 xxx-xx-1716

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 1, 2017 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 2, 2017

JAN: axg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
 Victor daSilva
 Irene daSilva
 Debtors

Case No. 12-20056-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db/jdb +Victor daSilva, Irene daSilva, 7 Regina Road, Succasunna, NJ 07876-1511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2017 23:01:12 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ecf@usdoj.gov Aug 02 2017 23:01:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

David A. Ast on behalf of Debtor Victor daSilva david@astschmidtlaw.com,
 info@astschmidtlaw.com/robert@astschmidtlaw.com;astecf@gmail.com

David A. Ast on behalf of Joint Debtor Irene daSilva david@astschmidtlaw.com,
 info@astschmidtlaw.com/robert@astschmidtlaw.com;astecf@gmail.com

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com

Marie-Ann Greenberg magecf@magtrustee.com

Robert L. Schmidt on behalf of Debtor Victor daSilva robert@astschmidtlaw.com,
 info@astschmidtlaw.com/david@astschmidtlaw.com

Robert L. Schmidt on behalf of Joint Debtor Irene daSilva robert@astschmidtlaw.com,
 info@astschmidtlaw.com/david@astschmidtlaw.com

TOTAL: 7